

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ann-Marie Given
Debtor

Case No. 19-01314-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Jul 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db +Ann-Marie Given, 324 Brier Crest Road, Blakeslee, PA 18610-7769
cr +Community Bank, N.A., P.O. Box 509, Canton, NY 13617-0509
5179710 +Community Bank, 45-49 Court Street, P.O. Box 509, Canton, NY 13617-0509
5179712 +Lehigh Valley Health Network, PO Box 781733, Philadelphia, PA 19178-1733
5179715 +PPL Electric Utilities, 2 North 9th Street, Allentown, PA 18101-1179
5179713 +PennyMac Loan Services LLC, PO Box 514387, Los Angeles, CA 90051-4387
5179714 +Peoples Security Bank & Trust, 82 Franklin Avenue, Hallstead, PA 18822-9780
5179717 +Weltman Weinberg & Reis Co., L.P.A., 170 S. Independence Mall W., Suite 874W,
Philadelphia, PA 19106-3334

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5179704 EDI: BANKAMER.COM Jul 29 2019 23:18:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
5179705 +E-mail/Text: bankruptcy@cavps.com Jul 29 2019 19:46:58 Calvary Portfolio Svcs,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
5179706 +EDI: CAPIO.COM Jul 29 2019 23:18:00 Capiro Partners, 2222 Texoma Pkwy, Suite 150,
Sherman, TX 75090-2481
5179707 +EDI: CAPITALONE.COM Jul 29 2019 23:18:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
5179708 +EDI: CHASE.COM Jul 29 2019 23:18:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
5179709 EDI: CITICORP.COM Jul 29 2019 23:18:00 Citibank, PO Box 6235,
Sioux Falls, SD 57117-6235
5179711 EDI: DISCOVER.COM Jul 29 2019 23:18:00 Discover Financial, P.O. Box 15316,
Wilmington, DE 19850
5179716 +EDI: WFFC.COM Jul 29 2019 23:18:00 Wells Fargo, P.O. Box 94435,
Albuquerque, NM 87199-4435

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, PA41@ecfbis.com; psheildon@sheilslaw.com
Timothy B. Fisher, II on behalf of Debtor 1 Ann-Marie Given donna.kau@pocono-lawyers.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Ann-Marie Given**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6409**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

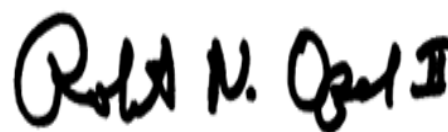
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-01314-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ann-Marie Given

**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

7/29/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.